

Fax Cover Page

Fax From: Kechia L. Island
1741 Malcolm Street
Shreveport, LA 71108

Fax To: Morrison & Forester LLP
250 W. 55th Street
New York, NY 10019

ATTN: Norman S. Rosenbaum
Jordan A. Wishnet
Jessica J. Arett

Fax #: (212) 468-7900

Date: August 7, 2015

Comments: Have being trying to fax documents since 2:00 pm. Central Time. No answer! Documents late; had to send them overnight.

No. of Pages: 31

Kechia L. Island
~~2045~~ Malcolm St.
Shreveport, LA 71108

August 7,

ATTN: Norman S. Resenbaum
Jordan A. Wishnew
Jessica J. Arett

RE: Debtor: Homecomings Financial, LLC
Old Loan No: [REDACTED] 6408
New Loan No.: [REDACTED] 2768
Omnibus Objection: No Liability

Honorable Martin Glenn:

Here is the additional information regarding "Proof of Claim" filed in the jointly-administered chapter 11 bankruptcy case of Residential Capital, LLC, GMAC Mortgage, LLC pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020.

It was determined that insufficient information was provided regarding the claim amount of \$5,000. Please find the enclosed documents providing the specific explanation of how the claim amount is calculated with the documentation to support the amount claimed.

The explanation stating the actual reason why I believe I am entitled to money owed from the debtor as of date filed. The enclosed documentation supports the basis for the amount claimed.

Kechia Island

HomeComings Financial Network
P.O. Box 77404
Ewing, NJ 08628



April 15, 2002

Kechia Island
1741 Malcolm Street
Shreveport LA 71108-2311

1,155

|||||

Re: HomeComings Financial Loan Number: [REDACTED] 6408
Property Address: 1741 Malcolm Street
Shreveport, LA 71108

Dear Mortgagor(s):

Please know that effective May 1, 2002 the servicing of your loan will be transferred from the HomeComings FinancialSM office in Ewing, New Jersey, to our office in Dallas, Texas. Your new HomeComings Financial loan number will be [REDACTED] 2768.

This does not affect, in any way, the terms or conditions of your mortgage agreement, other than those terms directly related to the servicing of your loan. Under the Real Estate Settlement Procedures Act, we are required to provide the information below; however, if you have filed for bankruptcy or have previously received a discharge in bankruptcy and this debt was not affirmed, please be advised that this is for informational purposes only and is not an attempt to collect a debt. You are advised to deliver this information to your bankruptcy attorney and/or bankruptcy trustee.

Prior to May 1, 2002, all payments should be mailed to:

HomeComings Financial
P.O. Box 77404
Ewing, NJ 08628

In addition, any questions you have should be directed to our New Jersey Customer Service Department at 1-800-603-0175, Monday through Friday, between the hours of 8:30 a.m. and 8:00 p.m., Eastern Time.

After May 1, 2002, payments and written correspondence should be mailed to the appropriate address below. Please write your new HomeComings Financial loan number on all payments and correspondence.

* Payment Address

HomeComings Financial
P.O. Box 78426
Phoenix, AZ 85062-8426

* Correspondence Address

HomeComings Financial
P.O. Box 890036
Dallas, TX 75389

Information regarding your loan will not be completely converted to the computer system until 5 business days after the transfer date of May 1, 2002. Customer Service representatives will not be able to answer specific questions about your loan until May 8, 2002. After that date, any questions you have should be directed to our Dallas Customer Service Department at 1-800-206-2901, Monday through Thursday, 8:00 a.m. to 7:00 p.m. and Fridays 8:00 a.m. to 5:00 p.m., Central Time.

You can also access your loan information on our Internet site at www.homecomings.com.

If your payment is automatically drafted from your bank account, HomeComings Financial will continue this service. Due to the timing of the servicing transfer, you may notice a slight delay in the first month's drafting after the transfer. If a delay does occur, late fees will not be assessed nor will your payment history be negatively affected. All subsequent payments will be drafted as scheduled.

Collection - Ext. 4423



05/02/02

#BWNDXCT
#3000001876408057#

KECHIA L ISLAND
1741 MALCOLM STREET
SHREVEPORT LA 71108-2311

8497/Q1

LOAN NO: 6408
www.loanadministration.com
TOLL FREE 1-800-603-0175



PLEASE NOTE: Your loan number may have been changed to add leading zeros. Please use the full ten digit number above when making your payment, accessing our automated call center, or logging on to www.loanadministration.com.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity. This statement is the result of loan payoff, assumption, or transfer.

PRESENT MORTGAGE PAYMENT

At the time of your last analysis, your mortgage payment consisted of:

Principal & Interest (P&I)	\$211.71
Escrow Deposit	\$46.30

Mortgage Payment Beginning March 02

\$258.01

ACCOUNT HISTORY

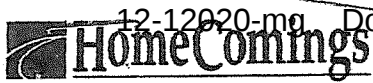
The following statement of activity in your escrow account from 03/02 through 02/03 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$195.20	\$195.21
March	46.30	46.30				241.50	241.51
April	46.30	46.30				287.80	287.81
May	46.30	*			287.81 * TRANSFER BAL	334.10	.00
June	46.30	*				380.40	.00
July	46.30	*				426.70	.00
August	46.30	*				473.00	.00
September	46.30	*				519.30	.00
October	46.30	*	473.00		* HAZARD INS	92.60	.00
November	46.30	*				138.90	.00
December	46.30	*				185.19	.00
December		*	.01		* R.E. TAX	102.60	.00
January 03	46.30	*	82.59		* R.E. TAX	148.90	.00
February 03	46.30	*				195.20	.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date.

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-800-603-0175.



PO Box 77404
Ewing, NJ 08628

Website: www.loanadministration.com

Mail Payment To: Payment Processing Center
PO Box 986, Newark, NJ 07184-0597

KECHIA L ISLAND
1741 MALCOLM STREET
SHREVEPORT LA 71108-2311

000214

Property Address: 1741 MALCOLM STREET
SHREVEPORT LA 71108

*This is not a payoff amount

Transaction Activity Since Last Statement

Transaction Description	Due Date	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Insurance	Unapplied	Fees
ADDL PRIN	04/04	04/04/02	\$21.99	\$21.99					
PAYMT-THANK YOU	04/04	04/04/02	\$258.01	\$9.31	\$202.40	\$46.30			

Important Messages

A NEW LOOK FOR YOUR LOAN STATEMENT

We're pleased to introduce your new loan statement. Each month you'll receive this informative summary of your loan. For your convenience, a payment coupon and return envelope are included. It's just one more way we're working to serve you better!

*pd ck# 3241
\$265.01*

Important Contact Information

Please include your account number on all correspondence. **DO NOT** send correspondence with your payment.

Type of Correspondence	Address	Fax Number
Payments	PO Box 986, Newark, NJ 07184	
Tax Bills	PO Box 77405, Ewing, NJ 08628	Please mail original bill.
Insurance	PO Box 1516, Latham, NY 12110	518-782-8867
Collections	PO Box 77407, Ewing, NJ 08628	609-538-4017
All Other Correspondence	PO Box 77404, Ewing, NJ 08628	609-538-4005
Overnight/Express Mail*	425 Phillips Blvd., Ewing, NJ 08618	

*Payments sent by Overnight/Express Mail - please address to Attn: Cash Management

Exhibit 1

05/02/02

#BWNDXCT
#3000001876408057#

KECHIA L ISLAND
1741 MALCOLM STREET
SHREVEPORT LA 71108-2311

8497/Q1

LOAN NO: [REDACTED] 5408
www.loanadministration.com
TOLL FREE 1-800-603-0175



PLEASE NOTE: Your loan number may have been changed to add leading zeros. Please use the full ten digit number above when making your payment, accessing our automated call center, or logging on to www.loanadministration.com.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity. This statement is the result of loan payoff, assumption, or transfer.

PRESENT MORTGAGE PAYMENT

At the time of your last analysis, your mortgage payment consisted of:

Principal & Interest (P&I)	\$211.71
Escrow Deposit	\$46.30

Mortgage Payment Beginning March 02

\$258.01

ACCOUNT HISTORY

The following statement of activity in your escrow account from 03/02 through 02/03 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow	Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance
					Beginning Balance	\$195.20	\$195.21
March	46.30	46.30				241.50	241.51
April	46.30	46.30				287.80	287.81
May	46.30	*			287.81 * TRANSFER BAL	334.10	.00
June	46.30	*				380.40	.00
July	46.30	*				426.70	.00
August	46.30	*				473.00	.00
September	46.30	*				519.30	.00
October	46.30	*	473.00		* HAZARD INS	92.60	.00
November	46.30	*				138.90	.00
December	46.30	*	.01		* R.E. TAX	185.19	.00
December			82.59		* R.E. TAX	102.60	.00
January	46.30	*				148.90	.00
February	46.30	*				195.20	.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date.

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-800-603-0175.

Exhibit 2

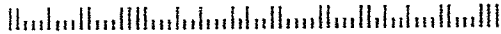
PHONE NO. 1-888-686-5459

RECIPIENT'S Federal identification no. XXXXXXXXXX 4340
 PAYER'S social security number XXXXXXXXXX 1176

PAYER'S/BORROWER'S name, address, and zip code

21728

KECHIA L ISLAND
 1741 MALCOLM STREET
 SHREVEPORT LA 71108-2311



incurred by you, actually paid by you, and not reimbursed by another person.

Substitute
Form 1098

1 Mortgage interest received from payer(s)/borrower(s)
 \$ 810.21

2 Points paid on purchase of principal residence (See Box 2 on back.)
 \$.00

3 Refund of overpaid interest (See Box 3 on back.)
 \$.00

4 Real estate taxes paid
 \$.01-

Account number (optional) 0001876408
 Loan type CONV. RES

Copy B For Payer

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

Form 1098 Substitute

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

ESCROW RECONCILIATION	
\$343.66 BEGINNING BALANCE \$218.42 + DEPOSITS \$0.01- - TAXES PAID \$274.28 - ESCROW REFUND \$287.81 *ENDING BALANCE	\$258.01 CURRENT PAYMENT \$46.30 CURRENT ESCROW PMT \$10.59 LATE CHARGES PAID PROPERTY ADDRESS: 1741 MALCOLM STREET SHREVEPORT LA 71108
*TRANSFERRED TO YOUR NEW SERVICER	

2002 INTEREST CALCULATIONS

TOTAL INTEREST APPLIED 2002 (NEXT DUE DATE 05/01/02)	\$810.21
2002 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)	\$810.21

THIS REFLECTS THE ACTIVITY FOR THE PERIOD WE SERVICED YOUR LOAN IN 2002. IF YOUR LOAN WAS SERVICED BY ANOTHER COMPANY IN 2002, YOU WILL RECEIVE A SEPARATE STATEMENT.

IT Home Services

Exhibit #3

HOMECOMINGS FINANCIAL NETWORK
 CENTRAL LOAN ADMIN & REPORTING
 P.O. BOX 77404
 EWING, NJ 08628
 PHONE NO. 1-888-686-5459

* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No.
 1545-0901
2002
 Substitute
 Form 1098

**MORTGAGE
 INTEREST
 STATEMENT**

RECIPIENT'S Federal identification no.
 4340

PAYER'S social security number
 1176

1 Mortgage interest received from payer(s)/borrower(s)*
 \$ 810.21

**Copy B
 For Payer**

PAYER'S/BORROWER'S name, address, and zip code

21728

KECHIA L ISLAND
 1741 MALCOLM STREET
 SHREVEPORT LA 71108-2311

|||||

2 Points paid on purchase of principal residence (See Box 2 on back.)
 \$.00

3 Refund of overpaid interest (See Box 3 on back.)
 \$.00

4 Real estate taxes paid
 \$.01-

Account number (optional) Loan type
 6408 CONV. RES

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

Form 1098 Substitute

(Keep for your records.)

Department of the Treasury - Internal Revenue Service

ESCROW RECONCILIATION	
\$343.66 BEGINNING BALANCE	
\$218.42 + DEPOSITS	
\$0.01- - TAXES PAID	
\$274.28 - ESCROW REFUND	
\$287.81 *ENDING BALANCE	
<p>\$258.01 CURRENT PAYMENT \$46.30 CURRENT ESCROW PMT \$10.59 LATE CHARGES PAID</p> <p>PROPERTY ADDRESS: 1741 MALCOLM STREET SHREVEPORT LA71108</p>	
*TRANSFERRED TO YOUR NEW SERVICER	

----- 2002 INTEREST CALCULATIONS -----

TOTAL INTEREST APPLIED 2002 (NEXT DUE DATE 05/01/02)	\$810.21
2002 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)	\$810.21

THIS REFLECTS THE ACTIVITY FOR THE PERIOD WE SERVICED YOUR LOAN IN 2002. IF YOUR LOAN WAS SERVICED BY ANOTHER COMPANY IN 2002, YOU WILL RECEIVE A SEPARATE STATEMENT.

** See annual escrow statement submitted
 dated 05/02/02*

Homecomings Financial
(NOT A PAYMENT ADDRESS)
P.O. Box 890036
Dallas TX 75389

Homecomings Financial
A GMAC Company

www.homecomings.com

CUSTOMER INFORMATION

Loan Number: 2768
Borrower: Kechia L Island
Property Address: 1741 Malcolm Street
Shreveport LA 71108
Home Phone #: 318-631-3499
Work Phone #1: 318-631-8399

Please use the form on the back of the coupon to update this information.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Principal	17.08
Interest	150.74
Monthly Escrow Installment	13.77

Total Amount Due on 01/01/03 181.59

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:	01/01/03
Statement Date:	12/17/02
Account Information as of 12/17/02	
Current Principal Balance *	20,381.41
Current Escrow Balance	426.95
Year to Date Interest	1,396.94
Interest Rate:	8.875%

PRIOR PERIOD ACTIVITY

Activity from 11/05/02 to 12/17/02

11/12/02 Escrow Analysis Overage Refund	476.65
11/19/02 Hazard Insurance paid to State Farm-Mid-	-537.00
12/03/02 City Tax paid to SHREVEPORT CITY	-82.59
12/16/02 12/01/02 Payment: 16.91 principal, 150.91 interest, 46.30 escrow	214.12
12/16/02 Additional Principal Payment	6.00

IMPORTANT YEAR END 1098 INFORMATION

Your Form 1098 will be included with January's statement. Form 1098 is used to report to the Internal Revenue Service (IRS) the mortgage interest you paid in 2002. A Form 1098 will be sent only one time. Please be sure to retain it for your 2002 tax records. You will also be able to access your 1098 information as of January 10th through our website.

An escrow analysis is included with this billing statement. Any change in your monthly payment may be the result of an escrow adjustment. Please review the analysis for information about your escrow payment.

INFORMATION ABOUT YOUR PROPERTY TAXES

We are currently collecting funds in your escrow account for the payment of your real estate property taxes. You may be receiving your real estate tax bill directly from your tax collector. If you receive a bill, please write your loan number on the bill and forward the original to Homecomings Financial, P.O. Box 890037, Dallas, TX 75389 (be sure to make a copy for your records).

01/11/03
pd. CR # [D]
\$190.00

Like
Coming
Home

* The Current Principal Balance does not reflect the total amount required to pay your loan in full.

Homecomings Financial
A GMAC Company

www.homecomings.com

Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	167.82
(I) Tax and/or Insurance Escrow Payment	51.63
(II) Prorated Escrow Shortage, <i>Surplus</i>	52.22
Subsidy	0.00
Other	0.00
03/01/03 Payment	= \$ 271.67

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

State Farm-Mid-South Office
CADD0 PARISH
SHREVEPORT CITY

537.00
0.00
82.59

\$ 619.59 (12 monthly tax and/or
insurance escrow payments of \$51.63)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$103.26 (see definition below). When we start with an escrow balance of \$-399.39, add your monthly escrow payments of \$51.63, and subtract your tax and/or insurance bills when due, we fall \$626.61 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$626.61 over the next 12 months. We will add \$52.22 (\$626.61 divided by 12) to your monthly payment for the next 12 months. This amount is shown as the "Prorated Escrow Shortage" included in your new monthly payment above.

You may Pay the Shortage in Full

If you would prefer to pay your shortage in full, your 03/01/03 payment should be \$219.45 (as detailed in the section above entitled "Your New Monthly Payment" less the Prorated Escrow Shortage Amount) + the full shortage amount of \$626.61.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$103.26.

Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 27.46			\$ 622.99
NOV 02			27.46		476.65 Surpl refund *	
NOV 02					537.00 HAZARD INS *	-390.66
DEC 02			41.23	46.30	82.59 CITY TAX *	-426.95
JAN 03	13.77		55.00	13.77		-413.16
FEB 03	13.77		68.77			-399.39
MAR 03	13.77		82.54			
APR 03	13.77		96.31			
MAY 03	13.77		110.08			
JUN 03	13.77		123.85			
JUL 03	13.77		137.62			
AUG 03	13.77		151.39			
SEP 03	13.77		165.16			
OCT 03	13.77		178.93			
NOV 03	13.77					
DEC 03	13.77	82.59 HAZARD INS				
TOTAL:	165.24	165.18		73.86	1096.24	
				(Actual Balance as of 02/03) \$ -399.39		

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				-399.39	227.22
MAR 03	51.63	0.00		-347.76	278.85
APR 03	51.63	0.00		-296.13	330.48
MAY 03	51.63	0.00		-244.50	382.11
JUN 03	51.63	0.00		-192.87	433.74
JUL 03	51.63	0.00		-141.24	485.37
AUG 03	51.63	0.00		-89.61	537.00
SEP 03	51.63	0.00		-37.98	588.63
OCT 03	51.63	537.00	HAZARD INS LP	-523.35	103.26
NOV 03	51.63	0.00		-471.72	154.89
DEC 03	51.63	82.59	CITY TAX		
DEC 03			COUNTY TAX		
JAN 04	51.63	0.00		-502.68	123.93
FEB 04	51.63	0.00		-451.05	175.56
				-399.42	227.19

New Loan #

Homecomings Financial
A GMAC Company

Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal & Interest	\$ 167.82
(I) Tax and/or Insurance Escrow Payment	13.77
Subsidy	0.00
Other	0.00
01/01/03 Payment	\$ 181.59

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

31S0123
4042703
4142702

We expect to pay:

82.59
0.00
82.59

\$ 165.18 (12 monthly tax and/or
insurance escrow payments of \$13.77)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$27.52 (see definition below). When we start with an escrow balance of \$504.11, add your monthly escrow payments of \$13.77, and subtract your tax and/or insurance bills when due, we exceed the Required Minimum Balance by \$476.65 (see Table 2 on the reverse side for details).

If the surplus is greater than \$5000.00 a check will be sent to you within 30 days. If your payment(s) are past due, please contact us once your account is current about the escrow surplus.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$27.52.

RECEIVED
01/03/03

Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:.....			\$ 0.00			\$ 0.00
MAY 02				334.11		334.11
JUN 02				46.30		380.41
JUL 02				46.30		426.71
AUG 02				57.38		484.09
OCT 02				92.60		576.69
NOV 02				46.30		622.99
DEC 02				46.30		
DEC 02		HAZARD INS			82.59 HAZARD INS	
DEC 02		COUNTY TAX			COUNTY TAX	
DEC 02		CITY TAX			82.59 CITY TAX	504.11
TOTAL:	0.00	0.00		669.29	165.18	
				(Actual Balance as of 12/02)		\$ 504.11

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				504.11	27.46
JAN 03	13.77 ✓	0.00		517.88	41.23
FEB 03	13.77	0.00		531.65	55.00
MAR 03	13.77	0.00		545.42	68.77
APR 03	13.77	0.00		559.19	82.54
MAY 03	13.77	0.00		572.96	96.31
JUN 03	13.77	0.00		586.73	110.08
JUL 03	13.77	0.00		600.50	123.85
AUG 03	13.77	0.00		614.27	137.62
SEP 03	13.77	0.00		628.04	151.39
OCT 03	13.77	0.00		641.81	165.16
NOV 03	13.77	0.00		655.58	178.93
DEC 03	13.77	82.59	HAZARD INS		
DEC 03			COUNTY TAX		
DEC 03		82.59	CITY TAX	LP 504.17	27.52

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Dallas TX 75389

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#BWNFNZY
#ZVTTSXQWVX6#

035229 5640 P8 9HFT3

|||||
Kechia L. Island
1741 Malcolm St
Shreveport LA 71108-2311

CUSTOMER INFORMATION

Loan Number: [REDACTED] 2768
Borrower: Kechia L. Island
Property Address: 1741 Malcolm Street
Shreveport LA 71108
Home Phone #: 318-631-3499
Work Phone #: 318-631-8399

Please use the form on the back of the coupon to update this information.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Principal	17.21
Interest	150.61
Monthly Escrow Installment	13.77

Total Amount Due on 02/01/03 181.59

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:	02/01/03
Statement Date:	01/21/03
Account Information as of 01/21/03	
Current Principal Balance *	20,364.33
Current Escrow Balance	413.16
Year to Date Interest	150.74
Interest Rate:	8.875%

PRIOR PERIOD ACTIVITY

Activity from 12/18/02 to 01/21/03

01/17/03	01/01/03 Payment: 17.08 principal, 150.74 interest, 13.77 escrow, 8.39 late charge(s)	189.98
01/17/03	01/01/03 Payment: .02 escrow	.02

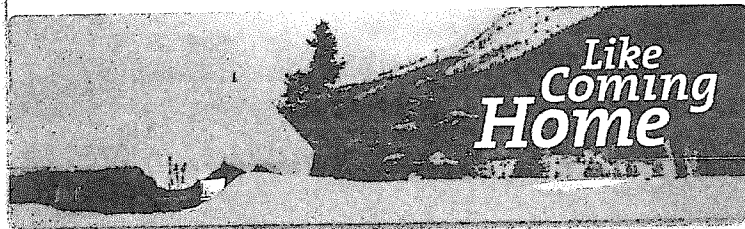
** IMPORTANT YEAR-END 1098 INFORMATION **

Your Form 1098 is included with this statement. Form 1098 is used to report, to the Internal Revenue Service, the interest you paid to Homecomings Financial for this mortgage. A Form 1098 will be sent only one time. Please be sure to retain it for your 2002 income tax records. You will be able to access your 1098 information as of January 10th through our website.

We recently performed an escrow analysis revealing a surplus in your escrow account. We include escrow analyses and surplus checks with the monthly statement. Please be sure to look for these items, and if you haven't yet cashed the check, please do so at your earliest convenience. Please note that if the check is not cashed within 150 days, you will incur a \$15 cancellation fee. If you have any questions regarding this issue, please contact our Customer Service Department.

Less Hassle, More Home. eBill

Have more time to enjoy your home by managing all your mortgage transactions online. Visit homecomings.com and enroll in our new eBill service.



* The Current Principal Balance does not reflect the total amount required to pay your loan in full.

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CUSTOMER INFORMATION

Loan Number: [REDACTED] 2768
Borrower: Kechia L Island
Property Address: 1741 Malcolm Street
Shreveport LA 71108
Home Phone #: 318-631-3499
Work Phone #: 318-631-8399

Please use the form on the back of the coupon to update this information.

#BWNFNZY
#ZVTTSXQWVX6#

004388 5309 P68

SHFEA



Kechia L Island
1741 Malcolm St
Shreveport LA 71108-2311

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Principal	17.41
Interest	150.41
Monthly Escrow Installment	103.85

3/03

Total Amount Due on 03/01/03 271.67

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:	03/01/03
Statement Date:	02/04/03
Account Information as of 02/04/03	
Current Principal Balance *	20,337.12
Current Escrow Balance	399.39
Year to Date Interest	301.35
Interest Rate:	8.875%

PRIOR PERIOD ACTIVITY

Activity from 01/22/03 to 02/04/03

02/03/03	02/01/03 Payment: 17.21 principal, 150.61 interest, 13.77 escrow	181.59
02/03/03	Additional Principal Payment	10.00

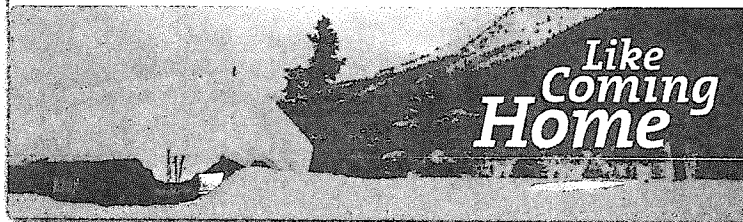
pd 03/11/03
ck 3396
28/07

An escrow analysis is included with this billing statement. Any change in your monthly payment may be the result of an escrow adjustment. Please review the analysis for information about your escrow payment.

IMPORTANT YEAR-END TAX REPORTING INFORMATION

Your Form 1098 for the year 2002 was mailed to you before January 31, 2003. The information provided in that Form 1098 was only for the period of time we serviced your loan in 2002. If for some reason you do not have the form available, the information is being provided again below. This information is also available on our website at www.homecomings.com. The IRS does not require taxpayers to submit the Form 1098 with their tax return.

* Mortgage interest paid in 2002: \$1,396.94
* Mortgage interest reported to the IRS for 2002: \$1,396.94
* Taxes disbursed on your behalf in 2002: \$82.59



* The Current Principal Balance does not reflect the total amount required to pay your loan in full.

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002027 8276 P8 SHFEA

|||||
Kechia L Island
1741 Malcolm St
Shreveport LA 71108-2311

CUSTOMER INFORMATION

Loan Number: 2768
Borrower: Kechia L Island
Property Address: 1741 Malcolm Street
Shreveport LA 71108
Home Phone #: 318-631-3499
Work Phone #1: 318-631-8399

Please use the form on the back of the coupon to update this information.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Principal	17.61
Interest	150.21
Monthly Escrow Installment	103.85

Total Amount Due on 04/01/03 271.67

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:	04/01/03
Statement Date:	03/17/03
Account Information as of 03/17/03	
Current Principal Balance *	20,309.71
Current Escrow Balance	295.54
Year to Date Interest	451.76
Interest Rate:	8.875%

PRIOR PERIOD ACTIVITY

Activity from 02/05/03 to 03/17/03

03/14/03	03/01/03 Payment: 17.41 principal, 150.41 interest, 103.85 escrow	271.67
03/14/03	Additional Principal Payment	10.00

Information About Your Account

An escrow analysis is included with this billing statement. Any change in your monthly payment may be the result of an escrow adjustment. Please review the analysis for information about your escrow payment.

INFORMATION ABOUT YOUR PROPERTY TAXES

Your taxing authority may issue a Supplemental, Added Assessment, or Interim Property Tax Bill. This bill is in addition to your original bill and is not included in your escrow account, therefore you are responsible for remitting payment directly to the tax collector.

IMPORTANT YEAR-END TAX REPORTING INFORMATION

Your Form 1098 for the year 2002 was mailed to you before January 31, 2003. The information provided in that Form 1098 was only for the period of time we serviced your loan in 2002. If for some reason you do not have the form available, the information is being provided again below. This information is also available on our website at www.homecomings.com. The IRS does not require taxpayers to submit the Form 1098 with their tax return.

Mortgage interest paid in 2002: \$1,396.94
Mortgage interest reported to the IRS for 2002: \$1,396.94
Taxes disbursed on your behalf in 2002: \$82.59

Like
Coming
Home

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#BWNFNYZ
#ZVTTSXQWVX6#
+ 0002234 000046074 09HFT3 P68

Kechia L Island
1741 Malcolm St
Shreveport LA 71108-2311



CUSTOMER INFORMATION

Loan Number: 2768
Borrower: Kechia L Island
Property Address: 1741 Malcolm Street
Shreveport LA 71108
Home Phone #: 318-631-3499
Work Phone #: 318-631-8399

Please use the form on the back of the coupon to update this information.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Principal	20.79
Interest	133.05
Monthly Escrow Installment	95.20

Total Amount Due on 06/01/03 249.04

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:	06/01/03
Statement Date:	05/12/03
Account Information as of 05/12/03	
Current Principal Balance *	20,274.36
Current Escrow Balance	59.51
Year to Date Interest	752.05
Interest Rate:	7.875%

PRIOR PERIOD ACTIVITY

Activity from 04/05/03 to 05/12/03

05/09/03	05/01/03 Payment: 17.74 principal, 150.08 interest, 95.20 escrow	263.02
05/09/03	05/01/03 Payment: 36.98 escrow	36.98

The attached payment coupon includes a payment adjustment due to an adjustable rate change. Detailed notification of this payment adjustment was included in your last monthly statement.

06/08/03
250.00
pd ck # 3436

**Like
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Home**



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Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	167.82
(I) Tax and/or Insurance Escrow Payment	51.72
(II) Prorated Escrow Shortage	43.48
Subsidy	0.00
Other	0.00
	= \$ 263.02

05/01/03 Payment

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

State Farm-Mid-South Office
CADDO PARISH
SHREVEPORT CITY

537.00
1.00
82.59

\$ 620.59 (12 monthly tax and/or
insurance escrow payments of \$51.72)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$103.44 (see definition below). When we start with an escrow balance of \$-191.69, add your monthly escrow payments of \$51.72, and subtract your tax and/or insurance bills when due, we fall \$521.81 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$521.81 over the next 12 months. We will add \$43.48 (\$521.81 divided by 12) to your monthly payment for the next 12 months. This amount is shown as the "Prorated Escrow Shortage" included in your new monthly payment above.

You may Pay the Shortage in Full

If you would prefer to pay your shortage in full, your 05/01/03 payment should be \$219.54 (as detailed in the section above entitled "Your New Monthly Payment" less the Prorated Escrow Shortage Amount) + the full shortage amount of \$521.81.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$103.44.

Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 227.22			\$ -413.16
FEB 03			227.22			-399.39
MAR 03	51.63		278.85	13.77		-295.54
APR 03	51.63		330.48	103.85		-191.69
MAY 03	51.63		382.11			
JUN 03	51.63		433.74			
JUL 03	51.63		485.37			
AUG 03	51.63		537.00			
SEP 03	51.63		588.63			
OCT 03	51.63	537.00 HAZARD INS	103.26			
NOV 03	51.63		154.89			
DEC 03	51.63	82.59 CITY TAX	123.93			
DEC 03			175.56			
JAN 04	51.63		227.19			
FEB 04	51.63					
TOTAL:	619.56	619.59		221.47	0.00	
				(Actual Balance as of 04/03)		\$ -191.69

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				-191.69	330.12
MAY 03	51.72	103.85		-139.97	381.84
JUN 03	51.72	0.00		-88.25	433.56
JUL 03	51.72	0.00		-36.53	485.28
AUG 03	51.72	0.00		15.19	537.00
SEP 03	51.72	0.00		66.91	588.72
OCT 03	51.72	537.00	HAZARD INS LP	-418.37	103.44
NOV 03	51.72	0.00		-366.65	155.16
DEC 03	51.72	1.00	COUNTY TAX	-398.52	123.29
DEC 03		82.59	CITY TAX	-346.80	175.01
JAN 04	51.72	0.00		-295.08	226.73
FEB 04	51.72	0.00		-243.36	278.45
MAR 04	51.72	0.00		-191.64	330.17
APR 04	51.72	0.00			

537.00
 82.59
 619.59
 103.85
 145.44
 485.28

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Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal & Interest	\$ 147.25
(1) Tax and/or Insurance Escrow Payment	48.30
Subsidy	0.00
Other	0.00
06/01/04 Payment	\$ 195.55

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY
CADD0 PARISH
SHREVEPORT CITY

492.00
5.00
82.59

\$ 579.59 (12 monthly tax and/or
insurance escrow payments of \$48.30)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$96.60 (see definition below). When we start with an escrow balance of \$509.04, add your monthly escrow payments of \$48.30, and subtract your tax and/or insurance bills when due, we exceed the Required Minimum Balance by \$161.94. (see Table 2 on the reverse side for details)

The surplus in your escrow account must be refunded to you. A check for the surplus is attached to the bottom of this analysis.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$96.60.

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Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal & Interest	\$ 147.25
(I) Tax and/or Insurance Escrow Payment	48.30
Subsidy	0.00
Other	0.00
06/01/04 Payment	\$ 195.55

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY	492.00
CADDO PARISH	5.00
SHREVEPORT CITY	82.59

\$ 579.59 (12 monthly tax and/or
insurance escrow payments of \$48.30)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$96.60 (see definition below). When we start with an escrow balance of \$509.04, add your monthly escrow payments of \$48.30, and subtract your tax and/or insurance bills when due, we exceed the Required Minimum Balance by \$161.94. (see Table 2 on the reverse side for details)

The surplus in your escrow account must be refunded to you. A check for the surplus is attached to the bottom of this analysis.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$96.60.

Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 330.12			\$ -59.51
JUN 03	51.72		433.56	96.16		36.65
JUL 03	51.72		485.28	101.16		137.81
AUG 03	51.72		537.00	96.16		233.97
SEP 03	51.72		588.72	95.20		329.17
OCT 03	51.72				492.00 HAZARD INS *	
NOV 03	51.72	537.00 HAZARD INS	103.44			-162.83
DEC 03	51.72	1.00 COUNTY TAX	155.16	191.36		28.53
DEC 03		82.59 CITY TAX		95.20		
JAN 04	51.72		123.29		82.59 CITY TAX *	41.14
FEB 04	51.72		175.01	93.58		134.72
MAR 04	51.72		226.73	93.58		228.30
APR 04	51.72		278.45	93.58		321.88
MAY 04	51.72		330.17	93.58		415.46
TOTAL:	568.92	620.59		1143.14	574.59	509.04
				(Actual Balance as of 05/04)		\$ 509.04

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				509.04	347.10
JUN 04	48.30	0.00		557.34	395.40
JUL 04	48.30	0.00		605.64	443.70
AUG 04	48.30	0.00		653.94	492.00
SEP 04	48.30	0.00		702.24	540.30
OCT 04	48.30	492.00	HAZARD INS LP	258.54	96.60
NOV 04	48.30	0.00		306.84	144.90
DEC 04	48.30	5.00	COUNTY TAX		
DEC 04		82.59	CITY TAX	267.55	105.61
JAN 05	48.30	0.00		315.85	153.91
FEB 05	48.30	0.00		364.15	202.21
MAR 05	48.30	0.00		412.45	250.51
APR 05	48.30	0.00		460.75	298.81
MAY 05	48.30	0.00		509.05	347.11

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Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	159.25
(I) Tax and/or Insurance Escrow Payment	53.65
(II) Prorated Escrow Shortage	6.67
Subsidy	0.00
Other	0.00
03/01/05 Payment	= \$ 219.57

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY
CADDO PARISH
SHREVEPORT CITY

545.00
5.00
93.75

\$ 643.75 (12 monthly tax and/or
insurance escrow payments of \$53.65)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$107.30 (see definition below). When we start with an escrow balance of \$143.05, add your monthly escrow payments of \$53.65, and subtract your tax and/or insurance bills when due, we fall \$80.05 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$80.05 over the next 12 months. We will add \$6.67 (\$80.05 divided by 12) to your monthly payment for the next 12 months. This amount is shown as the "Prorated Escrow Shortage" included in your new monthly payment above.

You may Pay the Shortage in Full

If you would prefer to pay your shortage in full, your 03/01/05 payment should be \$212.90 (as detailed in the section above entitled "Your New Monthly Payment" less the Prorated Escrow Shortage Amount) + the full shortage amount of \$80.05.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$107.30.

Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 347.10			\$ 321.88
APR 04			347.10	93.58	161.94 Surpl refund *	253.52
MAY 04				93.38		347.10
JUN 04	48.30		395.40	48.30		395.40
JUL 04	48.30		443.70	48.30		443.70
AUG 04	48.30		492.00	48.30		492.00
SEP 04	48.30		540.30	48.30		540.30
OCT 04	48.30			48.30	545.00 HAZARD INS *	
OCT 04		492.00 HAZARD INS	96.60			43.60
NOV 04	48.30		144.90	48.30		91.90
DEC 04	48.30	5.00 COUNTY TAX		48.30		
DEC 04		82.59 CITY TAX				
DEC 04			105.61		93.75 CITY TAX *	46.45
JAN 05	48.30		153.91	48.30		94.75
FEB 05	48.30		202.21	48.30		143.05
MAR 05	48.30		250.51			
APR 05	48.30		298.81			
MAY 05	48.30		347.11			
TOTAL:	579.60	579.59		621.86	800.69	
				(Actual Balance as of 02/05)		\$ 143.05

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				143.05	223.10
MAR 05	53.65	0.00		196.70	276.75
APR 05	53.65	0.00		250.35	330.40
MAY 05	53.65	0.00		304.00	384.05
JUN 05	53.65	0.00		357.65	437.70
JUL 05	53.65	0.00		411.30	491.35
AUG 05	53.65	0.00		464.95	545.00
SEP 05	53.65	0.00		518.60	598.65
OCT 05	53.65	545.00	HAZARD INS LP	27.25	107.30
NOV 05	53.65	0.00		80.90	160.95
DEC 05	53.65	5.00	COUNTY TAX		
DEC 05		93.75	CITY TAX	35.80	115.85
JAN 06	53.65	0.00		89.45	169.50
FEB 06	53.65	0.00		143.10	223.15

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Loan # [REDACTED] 2768

Escrow Account Disclosure Statement

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	184.55
(I) Tax and/or Insurance Escrow Payment	54.90
(II) Total Escrow Shortage	17.46
Subsidy	0.00
Other	0.00
03/01/06 Payment	= \$ 256.91
04/01/06 Payment (after total escrow shortage is paid)	= \$ 239.45
	=====

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY	560.00
CADDO PARISH	5.00
SHREVEPORT CITY	93.75

\$ 658.75 (12 monthly tax and/or
insurance escrow payments of \$54.90)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$109.80 (see definition below). When we start with an escrow balance of \$213.14, add your monthly escrow payments of \$54.90, and subtract your tax and/or insurance bills when due, we fall \$17.46 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$17.46 in full with your NEXT payment. If your payments are drafted from a bank account, the shortage will not be drafted. Please use the coupon provided to remit this shortage.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - the amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$109.80.



Table 1:
PAST ESCROW ACTIVITY

PREVIOUS PROJECTIONS				ACTUAL ACTIVITY		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESC.	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESC.	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 223.10			\$ 94.75
FEB 05			223.10	48.30		143.05
MAR 05	53.65		276.75	60.32		203.37
APR 05	53.65		330.40	60.32		263.69
MAY 05	53.65		384.05	60.32		324.01
JUN 05	53.65		437.70	60.32		384.33
JUL 05	53.65		491.35	60.32		444.65
AUG 05	53.65		545.00	60.32		504.97
SEP 05	53.65		598.65	60.32		565.29
OCT 05	53.65			60.32		
OCT 05		545.00 HAZARD INS	107.30		560.00 HAZARD INS *	65.61
NOV 05	53.65		160.95	60.32		125.93
DEC 05	53.65			60.32		
DEC 05		5.00 COUNTY TAX				
DEC 05		93.75 CITY TAX				
DEC 05			115.85		93.75 CITY TAX *	92.50
JAN 06	53.65		169.50	60.32		152.82
FEB 06	53.65		223.15	60.32		213.14
TOTAL:	643.80	643.75		772.14	653.75	
				(Actual Balance as of 02/06)		\$ 213.14

Table 2:

ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				213.14	230.60
MAR 06	54.90	0.00		268.04	285.50
APR 06	54.90	0.00		322.94	340.40
MAY 06	54.90	0.00		377.84	395.30
JUN 06	54.90	0.00		432.74	450.20
JUL 06	54.90	0.00		487.64	505.10
AUG 06	54.90	0.00		542.54	560.00
SEP 06	54.90	0.00		597.44	614.90
OCT 06	54.90	560.00	HAZARD INS LP	92.34	109.80
NOV 06	54.90	0.00		147.24	164.70
DEC 06	54.90	0.00			
DEC 06		5.00	COUNTY TAX		
DEC 06		93.75	CITY TAX		
JAN 07	54.90	0.00		103.39	120.85
JAN 07		0.00		158.29	175.75
FEB 07	54.90	0.00		213.19	230.65

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ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED] 2768

DATE: 12/20/2006

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	199.33
(I) Tax and/or Insurance Escrow Payment	71.12
(II) Prorated Escrow Shortage	21.63
Subsidy	0.00
Other	0.00

01/01/07 Payment	\$292.08

How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY	754.66
CADDO PARISH	5.00
SHREVEPORT CITY	93.75

	\$853.41 (12 monthly tax, and/or insurance escrow payments of \$71.12)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$142.24 (see definition below). When we start with an escrow balance of \$-73.81, add your monthly escrow payments of \$71.12, and subtract your tax and/or insurance bills when due, we fall \$259.51 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$259.51 over the next 12 months. We will add \$21.63 (\$259.51 divided by 12) to your monthly payment for the next 12 months. This amount is shown as the "Prorated Escrow Shortage" included in your new monthly payment above.

You may Pay the Shortage in Full

If you would prefer to pay your shortage in full, your 01/01/07 payment should be \$270.45 (as detailed in the section above entitled "Your New Monthly Payment" less the Prorated Escrow Shortage Amount) ÷ the full shortage amount of \$259.51.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - The amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$142.24.

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Kechia L Island

Continuation of:
ESCROW ACCOUNT DISCLOSURE STATEMENT

Table 1:
PAST ESCROW ACTIVITY

-----PREVIOUS PROJECTIONS-----				-----ACTUAL ACTIVITY-----		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESCRIPTION	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESCRIPTION	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 230.60	BEGINNING BALANCE:		\$ 152.82
FEB 06			230.60	60.32		213.14
MAR 06	54.90		285.50	72.36		285.50
APR 06	54.90		340.40	109.80		395.30
MAY 06	54.90		395.30			
JUN 06	54.90		450.20	54.90		450.20
JUL 06	54.90		505.10	54.90		505.10
AUG 06	54.90		560.00	54.90		560.00
SEP 06	54.90		614.90	54.90		614.90
OCT 06	54.90			54.90	754.66 HAZARD INS*	
OCT 06		560.00 HAZARD INS	109.80			-84.86
NOV 06	54.90		164.70	54.90		-29.96
DEC 06	54.90	5.00 COUNTY TAX		54.90	5.00 COUNTY TAX	
DEC 06		93.75 CITY TAX	120.85		93.75 CITY TAX	-73.81
JAN 07	54.90		175.75			
FEB 07	54.90		230.65			
TOTAL:	658.80	658.75		626.78	853.41	
				(Actual Balance as of 12/06)		\$ -73.81

Table 2:
ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				-73.81	185.70
JAN 07	71.12	0.00		-2.69	256.82
FEB 07	71.12	0.00		68.43	327.94
MAR 07	71.12	0.00		139.55	399.06
APR 07	71.12	0.00		210.67	470.18
MAY 07	71.12	0.00		281.79	541.30
JUN 07	71.12	0.00		352.91	612.42
JUL 07	71.12	0.00		424.03	683.54
AUG 07	71.12	0.00		495.15	754.66
SEP 07	71.12	0.00		566.27	825.78
OCT 07	71.12	754.66	HAZARD INS	LP -117.27	142.24
NOV 07	71.12	0.00		-46.15	213.36
DEC 07	71.12	5.00	COUNTY TAX		
DEC 07		93.75	CITY TAX	-73.78	185.73

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ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED] 2768

DATE: 02/20/2007

Periodically, we review the amount of your escrow account to insure there will be enough money to pay your taxes, insurance and other applicable fees. Sometimes, this review results in a change in your monthly payment. The results of our most recent review are shown below. Our next escrow account review will be done within the next 12 months.

Your New Monthly Payment

Principal and Interest	199.33
(I) Tax and/or Insurance Escrow Payment	71.12
(II) Prorated Escrow Shortage	19.93
Subsidy	0.00
Other	0.00
<hr/>	
03/01/07 Payment	\$290.38
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How We Calculated It

First, we estimated what we expect your tax and/or insurance payments to be in the coming year. Here's what we expect:

(I) Tax and/or Insurance Payments

We expect to pay:

STATE FARM-TRANSMISSION ONLY	754.66
CADDO PARISH	5.00
SHREVEPORT CITY	93.75
<hr/>	
	\$853.41 (12 monthly tax, and/or insurance escrow payments of \$71.12)

Second, we projected your escrow account balance for the coming year, starting with your escrow balance today, to find out if it fell below the Required Minimum.

(II) Required Escrow Account Minimum Balance

Your escrow account balance must not fall below a Required Minimum Balance of \$142.24 (see definition below). When we start with an escrow balance of \$88.81, add your monthly escrow payments of \$71.12, and subtract your tax and/or insurance bills when due, we fall \$239.13 below the Required Minimum Balance. (see Table 2 on the reverse side for details)

We will collect your shortage of \$239.13 over the next 12 months. We will add \$19.93 (\$239.13 divided by 12) to your monthly payment for the next 12 months. This amount is shown as the "Prorated Escrow Shortage" included in your new monthly payment above.

You may Pay the Shortage in Full

If you would prefer to pay your shortage in full, your 03/01/07 payment should be \$270.45 (as detailed in the section above entitled "Your New Monthly Payment" less the Prorated Escrow Shortage Amount) + the full shortage amount of \$239.13.

Important Terms

Escrow Account - The funds you pay with each monthly principal and interest payment. They are held by the lender for payment of hazard insurance, taxes, mortgage insurance or other fees.

Shortage - The amount the escrow balance falls short of the Required Minimum Balance.

Surplus - The amount the escrow balance exceeds the Required Minimum Balance.

Required Minimum Balance - The reserve amount a mortgage servicer collects to cover unanticipated payments or to cover payments made before the funds are available in your escrow account. The Required Minimum Balance is regulated by the Real Estate Settlement Procedures Act (RESPA). Your minimum balance is \$142.24.

Continuation of:

ESCROW ACCOUNT DISCLOSURE STATEMENT

Kechia L Island

Table 1:
PAST ESCROW ACTIVITY

-----PREVIOUS PROJECTIONS-----				-----ACTUAL ACTIVITY-----		
DATE	PROJECTED PMTS TO ESCROW	PROJECTED PMTS FROM ESCROW/DESCRIPTION	TARGET ESCROW BALANCE	ACTUAL PMTS TO ESCROW	ACTUAL PMTS FROM ESCROW/DESCRIPTION	ACTUAL ESCROW BALANCE
BEGINNING BALANCE:			\$ 185.70	BEGINNING BALANCE:		\$ -29.96
NOV 06			185.70		93.75 CITY TAX*	-123.71
JAN 07	71.12		256.82	119.77		-3.94
FEB 07	71.12		327.94	92.75		88.81
MAR 07	71.12		399.06			
APR 07	71.12		470.18			
MAY 07	71.12		541.30			
JUN 07	71.12		612.42			
JUL 07	71.12		683.54			
AUG 07	71.12		754.66			
SEP 07	71.12		825.78			
OCT 07	71.12	754.66 HAZARD INS	142.24			
NOV 07	71.12		213.36			
DEC 07	71.12	5.00 COUNTY TAX				
DEC 07		93.75 CITY TAX	185.73			
TOTAL:	853.44	853.41		212.52	93.75	
				(Actual Balance as of 02/07)		\$ 88.81

Table 2:
ESCROW ACCOUNT PROJECTIONS FOR THE COMING YEAR

DATE	PMTS TO ESCROW ACCT	PMTS FROM ESCROW ACCT	DESCRIPTION	ESCROW BALANCE	TARGET BALANCE
BEGINNING BALANCE:				88.81	327.94
MAR 07	71.12	0.00		159.93	399.06
APR 07	71.12	0.00		231.05	470.18
MAY 07	71.12	0.00		302.17	541.30
JUN 07	71.12	0.00		373.29	612.42
JUL 07	71.12	0.00		444.41	683.54
AUG 07	71.12	0.00		515.53	754.66
SEP 07	71.12	0.00		586.65	825.78
OCT 07	71.12	754.66	HAZARD INS	LP -96.89	142.24
NOV 07	71.12	0.00		-25.77	213.36
DEC 07	71.12	5.00	COUNTY TAX		
DEC 07		93.75	CITY TAX		
JAN 08	71.12	0.00		-53.40	185.73
FEB 08	71.12	0.00		17.72	256.85
				88.84	327.97

October 15, 2007

Kechia Latreace Island
1741 Malcolm Street
Shreveport, LA 71108

Homecomings Financial
Escrow Account Management
P.O. Box 890036
Dallas, TX 75389

RE: Calculation Error of Escrow Account Disclosure Statements

After careful research/review from previous escrow statements beginning 1999 unto present date has been compiled concerning the escrow account of Kechia Island is believed to be authentic and reliable; however the escrow statement effective May 1, 2002 is in question concerning the total accuracy and find it necessary to bring to Homecomings Financial attention any and all errors. It is believed that the errors were initially caused by the transference, revising and modifying account data from the transferring of the old account # [REDACTED] 6408 from Homecoming Financial in Ewing, NJ to the Homecoming office in Dallas, TX in May as of 2002.

In question is the review analysis of the escrow account regarding the servicing of the loan and actual transactions for new Account # 0655482768 effective May 1, 2002 based on the anticipated activity. The 2002 escrow account discloses a miscalculation believed to have caused the account to be in a negative position of pervious years. The escrow deposits that were anticipated to be collected and paid in the upcoming 12-months in May of 2002 is summarized in the Annual Escrow Account Disclosure Statement as of 05/02/02. Based on the documented anticipated disbursements the amount of the escrow deposits are calculated and summed up for preliminary review from 1999 to present.

Under the Real Estate Settlement Procedures Act, Homecomings in N.J. provided the escrow information from 1999 until 2002. The transfer did not affect in any way, the terms or conditions of the mortgage agreement; other than the escrow statements directly related to the servicing of my escrow account. Information regarding my loan did not completely convert to the

computer system until 5 business days after the transfer date as of May 1, 2002. In which service representatives were not able to answer any question until after May 8th 2002. Several attempts were made to resolve this matter by calling Homecomings Financial time after time to enquire about the miscalculations of the escrow account to correct any problems that might exist. This has been a difficult process over the phone since each call is handled by different representatives and has been administered by different offices over a course of years – frustration sets in very quickly.

Homecomings Financial preserve the escrow account which is used to pay the real estate property taxes and homeowners insurance premiums for account # [REDACTED] 2768. As of August 2007 a new system is incorporated and the escrow accuracy is again in question. The escrow account reviewed annually determines whether the funds accumulated yearly are enough to pay homeowners insurance and property taxes. This also determines whether the account will encounter a shortage or surplus based on the anticipated activity. Miscalculation can be costly in an era of computer technology mortgages; therefore, the process has continued in error and has lead to problems with the money invested in escrow to be in question. Typical the money for escrow generates about \$1,000 a year; however, with the escrow in error this will ensure that the property taxes become delinquent and the homeowners mortgage insurance not paid within the allotted time.

CLOSING STATEMENT

I, Kechia Island would like to schedule an appointment for an in-person hearing for further review to determine that the escrow statements be either correct or incorrect. It is preferred that the hearing review be not over the telephone since this will be a long and complicated process.

Sincerely,

A handwritten signature in cursive script that reads "Kechia L. Island".

Kechia L. Island

Homecomings Financial

A GMAC Company

PO BOX 205
Waterloo, IA 50704-0205

Customer Care Hours
Monday-Friday 6:00am-9:00PM CST
Saturday 9:00am-1:00pm CST

November 2, 2007

Kechia L Island
1741 Malcolm St
Shreveport LA 71108-2311

RE: Account Number [REDACTED] 2768
Property Address 1741 Malcolm St
Shreveport LA 71108-2311

Dear Kechia L Island:

This letter is in response to your recent inquiry regarding your above referenced account.

Unfortunately we do not have a site for you to come in and discuss your escrow account. Please feel free to contact our Customer Care with any concerns you might have, or you can write in a letter to our Customer Care Department. We apologize for this inconvenience.

If you have any further questions, please contact our Customer Care at 1-800-206-2901.

Customer Care
Loan Servicing

BD/BW

